Company Tracking Number: AR-WC-0809-02-388

TOI: 16.0 Workers Compensation Sub-TOI: 16.0004 Standard WC

Product Name: Workers Compensation
Project Name/Number: /AR-WC-0809-02-388

Filing at a Glance

Company: Milwaukee Casualty Insurance Company

Product Name: Workers Compensation SERFF Tr Num: UNKP-125662592 State: Arkansas

TOI: 16.0 Workers Compensation SERFF Status: Closed State Tr Num: EFT \$50

Sub-TOI: 16.0004 Standard WC Co Tr Num: AR-WC-0809-02-388 State Status: Fees verified and

received

Filing Type: Rule Co Status: Reviewer(s): Betty Montesi, Carol

Stiffler, Brittany Yielding

Disposition Date: 05/27/2008

Authors: Denise Freund, Andrea

Light

Date Submitted: 05/23/2008 Disposition Status: Approved

Effective Date Requested (New): 09/01/2008 Effective Date (New): 09/01/2008

State Filing Description:

General Information

Project Name:

Project Number: AR-WC-0809-02-388

Reference Organization: NA

Reference Title: NA

Status of Filing in Domicile:

Domicile Status Comments:

Reference Number: NA

Advisory Org. Circular: NA

Filing Status Changed: 05/27/2008

State Status Changed: 05/27/2008 Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

Filing to adopt currently approved Company rules for new company - Milwaukee Casualty Insurance Company.

Company and Contact

Filing Contact Information

Freund Denise, State Filings Analyst dfreund@unitrin.com

SERFF Tracking Number: UNKP-125662592 State: Arkansas
Filing Company: Milwaukee Casualty Insurance Company State Tracking Number: EFT \$50

Company Tracking Number: AR-WC-0809-02-388

TOI: 16.0 Workers Compensation Sub-TOI: 16.0004 Standard WC

Product Name: Workers Compensation
Project Name/Number: /AR-WC-0809-02-388

12790 Merit Drive (800) 777-2249 [Phone]
Dallas, TX 75251 (214) 360-8060[FAX]

Filing Company Information

Milwaukee Casualty Insurance Company CoCode: 26662 State of Domicile: Wisconsin

12790 Merit Drive Group Code: 215 Company Type: Prop & Cas

Dallas, TX 75251 Group Name: Unitrin Prop & Cas State ID Number:

(800) 777-2249 ext. 8194[Phone] FEIN Number: 39-1190263

SERFF Tracking Number: UNKP-125662592 State: Arkansas
Filing Company: Milwaukee Casualty Insurance Company State Tracking Number: EFT \$50

Company Tracking Number: AR-WC-0809-02-388

TOI: 16.0 Workers Compensation Sub-TOI: 16.0004 Standard WC

Product Name: Workers Compensation
Project Name/Number: /AR-WC-0809-02-388

Filing Fees

Fee Required? No Retaliatory? No

Fee Explanation:

Per Company: No

COMPANY AMOUNT DATE PROCESSED TRANSACTION #

Milwaukee Casualty Insurance Company \$50.00 05/23/2008 20475911

Company Tracking Number: AR-WC-0809-02-388

TOI: 16.0 Workers Compensation Sub-TOI: 16.0004 Standard WC

Product Name: Workers Compensation
Project Name/Number: /AR-WC-0809-02-388

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted		
Approved	Carol Stiffler	05/27/2008	05/27/2008		

Company Tracking Number: AR-WC-0809-02-388

TOI: 16.0 Workers Compensation Sub-TOI: 16.0004 Standard WC

Product Name: Workers Compensation
Project Name/Number: /AR-WC-0809-02-388

Disposition

Disposition Date: 05/27/2008

Effective Date (New): 09/01/2008

Effective Date (Renewal):

Status: Approved

Comment:

Rate data does NOT apply to filing.

Company Tracking Number: AR-WC-0809-02-388

TOI: 16.0 Workers Compensation Sub-TOI: 16.0004 Standard WC

Product Name: Workers Compensation
Project Name/Number: /AR-WC-0809-02-388

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property Casualty	&Approved	Yes
Supporting Document	NAIC Loss Cost Filing Document for Workers' Compensation	Approved	Yes
Supporting Document	NAIC loss cost data entry document	Approved	Yes
Supporting Document	Company Cover Letter	Approved	Yes
Rate	Waiver of Right to Recover From Others	Approved	Yes
Rate	Schedule Rating Plan	Approved	Yes
Rate	Deductible Plan	Approved	Yes
Rate	Company Rate Exceptions	Approved	Yes

Company Tracking Number: AR-WC-0809-02-388

TOI: 16.0 Workers Compensation Sub-TOI: 16.0004 Standard WC

Product Name: Workers Compensation
Project Name/Number: /AR-WC-0809-02-388

Rate Information

Rate data does NOT apply to filing.

(Rev 2.0)

Company Tracking Number: AR-WC-0809-02-388

TOI: 16.0 Workers Compensation Sub-TOI: 16.0004 Standard WC

Product Name: Workers Compensation
Project Name/Number: /AR-WC-0809-02-388

Exceptions

Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Number:	y Attachments
Approved	Waiver of Right to Recover From Others	WC-AR-RU-1 (Rev 2.0)	New		SERFF WC_AR_RU_1_Waive r_of_Sug_Rev_2.0p df
Approved	Schedule Rating Plan	WC-AR-SCH-1 (Rev 2.0)	New		SERFF WC_AR_SCH_1_Rev _2.0pdf
Approved	Deductible Plan	WC-DED-1 (Rev	, New		SERFF WC_DED_1,_2_Rev_ 4.0pdf
Approved	Company Rate	WC-AR-RATE-1	New		SERFF

WC_AR_RATE_1_Re

v_2.0_.pdf

WORKERS' COMPENSATION AND EMPLOYERS LIABILITY COMPANY EXCEPTION RULE

Rule 3.A.22. -- WAIVER OF RIGHT TO RECOVER FROM OTHERS

If the company agrees to waive its right(s) of recovery against others, the following maximum premium charge may apply:

Specific Waiver: \$100 flat charge

<u>Blanket Waiver</u>: 2% of the total Workers' Compensation premium, subject to a \$250 minimum

Applicable form:

WC 00 03 13 – Waiver Of Our Right To Recover From Others Endorsement

{ X } Trinity Universal Insurance Company

{ X } Milwaukee Casualty Insurance Company

{ X } Security National Insurance Company

X Trinity Universal Insurance Company of Kansas

Effective: Sept. 1, 2008

Revision: 2.0

- [x] Trinity Universal Insurance Company
- [x] Security National Insurance Company
- [x] Trinity Universal Insurance Company of Kansas, Inc.
- [x] Milwaukee Casualty Insurance Company

ARKANSAS WORKERS' COMPENSATION INSURANCE SCHEDULE RATING PLAN

The premium for an eligible risk may be modified in accordance with the following table, subject to a maximum modification of 25% to reflect such characteristics of the risk as are not reflected in its experience:

		ange of dificatio	n
	Credit		<u>Debit</u>
1. Premises - Conditions, Care	10%	to	10%
2. Classification Peculiarities	10	to	10
3. Medical Facilities	5	to	5
4. Safety Devices	5	to	5
5. Employees - Selection, Training, Supervision	10	to	10
6. ManagementA. Cooperation with insurance carrierB. Safety organization	5 5	to to	5 5

GENERAL RULES:

- 1. This plan may be applied to a risk that is experience rated, or develops an annual premium of \$1000 or more, effective January 1, 1983, on new and renewal policies.
- The percentage of schedule credit or debit shall be applied in a multiplicative manner, after application of the experience modification and before the application of premium discounts and expense constant.
- 3. All schedule debits and all schedule credits shall be based on evidence that is contained in the file at the time the schedule debit or credit is applied.
- 4. The effective date of any schedule debit or credit shall not be any date prior to the receipt in the insurer's office of the evidence supporting the debit or credit.
- 5. The derivation of the schedule factor must be made available to the insured upon request. To the degree that the insured can correct the reason for any schedule debit to the satisfaction of the insurer, the debit may be removed effective the date the documentation for the correction is received in the insurer's office.
- 6. There shall be an annual report to the National Council on Compensation illustrating the total dollar amount of scheduled debits and the total dollar amount of scheduled credits.

THE COMPANY DESIGNATED BY AN [X]

- [x] Trinity Universal Insurance Company
- [x] Security National Insurance Company
- [x] Trinity Universal Insurance Company of Kansas, Inc.
- [x] Milwaukee Casualty Insurance Company

ARKANSAS WORKERS' COMPENSATION INSURANCE SCHEDULE RATING PLAN

- 7. All statistical reporting on policies effective January 1, 1983 and thereafter reported to the National Council on Compensation Insurance shall not include the effect of this schedule rating plan (report at company rate level). This includes, but is not limited to, premiums reported on the Unit Statistical Plan, Policy Year Premiums, Calendar Accident Year Premiums and Calendar Year Premiums.
- 8. Schedule rating premium adjustments must be reported under unique classification codes or unit statistical reports submitted to the statistical agent.

WORKERS COMPENSATION

DEDUCTIBLE PLAN

Miscellaneous Rules, Deductible Insurance -

The following percentage reductions are applicable by deductible amount and hazard group on a per claim basis as designated below:

TOTAL LOSSES							
	HAZARD GROUP						
			DEDU	CTIBLE FA	CTORS		
DEDUCTIBLE AMOUNT	Α	В	С	D	E	F	G
\$ 1,000	13.40%	10.90%	9.40%	7.90%	6.60%	4.60%	3.50%
1,500	16.30%	13.40%	11.60%	9.80%	8.30%	5.90%	4.50%
2,000	18.60%	15.30%	13.30%	11.40%	9.70%	7.00%	5.40%
2,500	20.60%	17.10%	14.90%	12.80%	10.90%	7.90%	6.10%
3,000	22.40%	18.60%	16.30%	14.00%	12.00%	8.80%	6.80%
3,500	24.00%	20.00%	17.60%	15.20%	13.00%	9.70%	7.50%
4,000	25.50%	21.30%	18.80%	16.30%	14.00%	10.50%	8.10%
4,500	26.90%	22.50%	19.90%	17.30%	14.90%	11.30%	8.70%
5,000	28.20%	23.70%	21.00%	18.30%	15.80%	12.00%	9.30%

MEDICAL LOSSES									
	HAZARD GROUP								
		DEDUCTIBLE FACTORS							
DEDUCTIBLE	Α	В	С	D	Е	F	G		
AMOUNT									
\$ 1,000	13.00%	10.60%	9.10%	7.60%	6.40%	4.40%	3.40%		
1,500	15.50%	12.70%	11.00%	9.30%	7.80%	5.50%	4.20%		
2,000	17.50%	14.40%	12.50%	10.60%	9.00%	6.40%	4.90%		
2,500	19.20%	15.80%	13.80%	11.70%	10.00%	7.20%	5.50%		
3,000	20.60%	17.10%	14.90%	12.70%	10.80%	7.90%	6.10%		
3,500	21.90%	18.20%	15.90%	13.60%	11.60%	8.50%	6.60%		
4,000	23.00%	19.20%	16.80%	14.50%	12.40%	9.10%	7.10%		
4,500	24.00%	20.10%	17.60%	15.20%	13.10%	9.70%	7.50%		
5,000	25.00%	21.00%	18.40%	15.90%	13.70%	10.20%	7.90%		

- [x] Trinity Universal Insurance Company
- [x] Security National Insurance Company
- [x] Trinity Universal Insurance Company of Kansas, Inc
- [x] Milwaukee Casualty Insurance Company

Effective: September 1, 2008

Revision: 4.0

WORKERS COMPENSATION

DEDUCTIBLE PLAN

INDEMNITY LOSSES									
	HAZARD GROUP								
			DEDU	CTIBLE FA	CTORS				
DEDUCTIBLE	Α	A B C D E F G							
AMOUNT					<u> </u>				
\$ 1,000	2.90%	2.40%	2.20%	2.00%	1.80%	1.50%	1.10%		
1,500	4.00%	3.30%	3.00%	2.80%	2.50%	2.10%	1.60%		
2,000	5.00%	4.10%	3.80%	3.50%	3.10%	2.70%	2.00%		
2,500	5.80%	4.90%	4.50%	4.20%	3.70%	3.20%	2.40%		
3,000	6.60%	5.60%	5.20%	4.80%	4.30%	3.60%	2.80%		
3,500	7.40%	6.20%	5.80%	5.40%	4.80%	4.10%	3.10%		
4,000	8.00%	6.80%	6.30%	5.90%	5.20%	4.50%	3.50%		
4,500	8.70%	7.40%	6.80%	6.40%	5.70%	4.80%	3.80%		
5,000	9.30%	7.90%	7.30%	6.80%	6.10%	5.20%	4.10%		

[x] Trinity Universal Insurance Company[x] Security National Insurance Company[x] Trinity Universal Insurance Company of Kansas, Inc[x] Milwaukee Casualty Insurance Company

Effective: November 1, 2007

Revision: 3.1

WORKERS' COMPENSATION AND EMPLOYERS LIABILITY COMPANY EXCEPTIONS - RATES

Rule 3.A.11. – EXPENSE CONSTANT: \$165.00

Rule 3.A.16. – MINIMUM PREMIUM:

Minimum premium is equal to the Rate Multiplied by 135, plus the Expense Constant. The Maximum minimum premium is \$750.00.

Rule 3.A.24.b. – DOMESTIC TERRORISM RATE (TRIA): 0.020

Rule 3.A.24.c. – FOREIGN TERRORISM RATE (TRIA): 0.040

APPENDIX A—

PREMIUM DISCOUNT PERCENTAGES (Type A - Stock):

The following premium discounts are applicable to Standard Premiums:

First	\$ 5,000	0.0 %
Next	\$ 95,000	10.9 %
Next	\$ 400,000	12.6 %
Next	\$ 500,000	14.4 %

[X] Security National Insurance Company

Arkansas (03) Effective: Sept. 1, 2008

[X] Trinity Universal Insurance Company

[X] Trinity Universal Insurance Company of Kansas

[X] Milwaukee Casualty Insurance Company

SERFF Tracking Number: UNKP-125662592 State: Arkansas
Filing Company: Milwaukee Casualty Insurance Company State Tracking Number: EFT \$50

Company Tracking Number: AR-WC-0809-02-388

TOI: 16.0 Workers Compensation Sub-TOI: 16.0004 Standard WC

Product Name: Workers Compensation
Project Name/Number: /AR-WC-0809-02-388

Supporting Document Schedules

Review Status:

Satisfied -Name: Uniform Transmittal Document- Approved 05/27/2008

Property & Casualty

Comments:

Attachments:

SERFF F777_03_07.pdf

SERFF F779_03_07_Page _1.pdf SERFF F779_03_07__Page_2.pdf

Review Status:

Bypassed -Name: NAIC Loss Cost Filing Document Approved 05/27/2008

for Workers' Compensation

Bypass Reason: NA

Comments:

Review Status:

Bypassed -Name: NAIC loss cost data entry document Approved 05/27/2008

Bypass Reason: NA

Comments:

Review Status:

Satisfied -Name: Company Cover Letter Approved 05/27/2008

Comments:

Attachment:

SERFF Letter_Company_Rules.pdf

Property & Casualty Transmittal Document

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			d. Date of disposition of the filing:							
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					Renewa	al B	Business			
				f. Sta	te Filing	#:				
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4.	Company Name(s)				Domicil	е	NAIC #	FE	IN#	State #
	Milwaukee Casualty Insurance	Company			Wiscons	sin	26662	39- 119	90263	
5.	Company Tracking Number			AR-WC	-0809-02	2-38	38			
	Company Tracking Number	rate Office	r(s)							
		rate Office Title	r(s)	[include					e-	mail
Cor	ntact Info of Filer(s) or Corpor Name and address Jon Zetlau	Title Bureau/	r(s)	[include Teleph 800/777	toll-free none #s 7-2249	nur	mber]	al		mail nitrin.com
Cor	ntact Info of Filer(s) or Corpor Name and address Jon Zetlau 12790 Merit Drive	Title Bureau/ Forms		[include	toll-free none #s 7-2249	nur	mber] FAX #	al		
Cor	ntact Info of Filer(s) or Corpor Name and address Jon Zetlau 12790 Merit Drive Dallas, TX 75251	Title Bureau/ Forms Compliance		[include Teleph 800/777	toll-free none #s 7-2249	nur	mber] FAX #	al		
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Cor 6.	ntact Info of Filer(s) or Corpor Name and address Jon Zetlau 12790 Merit Drive Dallas, TX 75251	Title Bureau/ Forms Compliance		[include Teleph 800/777 ext 8254	toll-free none #s 7-2249	nur 214	mber] FAX # 4/360-8060	al		
6. 7.	Name and address Jon Zetlau 12790 Merit Drive Dallas, TX 75251 Signature of authorized filer	Title Bureau/ Forms Complianc Manager		[include Teleph 800/777 ext 8254	toll-free none #s 7-2249 4	nur 214	mber] FAX # 4/360-8060	al		
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Effective March 1, 2007					
17. Reference Organization # & Title	NA				
18. Company's Date of Filing	May 22, 2008				
19. Status of filing in domicile	☐ Not Filed ☐ Pending ☐ Authorized ☐ Disapproved				
Property & Casualty Transmittal Document—					
20. This filing transmittal is part of Co	mpany Tracking # AR-WC-0809-02-388				

21. Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-

Filing to adopt all previously approved Company rules for new Company - Milwaukee Casualty Insurance Co.

22	Filing Fees (Filer must provide check # and fee amount if applicable) [If a state requires you to show how you calculated your filing fees, place that calculation below]
22.	[If a state requires you to show how you calculated your filing fees, place that calculation below]
Cr	neck#: NA

Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.

Amount: NA

***Refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)

RATE/RULE FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes rate-related items such as Rate; Rule; Rate & Rule; Reference; Loss Cost; Loss Cost & Rule or Rate, etc.)

(Do not refer to the body of the filing for the component/exhibit listing, unless allowed by state.) This filing transmittal is part of Company Tracking # 1. AR-WC-0809-02-388 - Page 1 This filing corresponds to form filing number 2. AR-WC-0809-01-387 (Company tracking number of form filing, if applicable) Rate Increase Rate Decrease Rate Neutral (0%) Filing Method (Prior Approval, File & Use, Flex Band, etc.) Prior Approval 3. Rate Change by Company (As Proposed) 4a. Company Overall % Overall Written # of Written Maximum Minimum Name Indicated % Rate premium policyholders premium % Change % Change Change **Impact** change for affected for this (where (where (when this for this program required) required) applicable) program program Rate Change by Company (As Accepted) For State Use Only 4b. Written Written Company Overall % Overall # of Maximum Minimum Name Indicated % Rate premium policyholders premium % Change % Change affected Change Impact for this (where (where change for (when this for this program required) required) applicable program program Overall Rate Information (Complete for Multiple Company Filings only) **COMPANY USE STATE USE** Overall percentage rate indication (when applicable) 5a. Overall percentage rate impact for this filing 5b. Effect of Rate Filing – Written premium change for 5c. this program Effect of Rate Filing – Number of policyholders 5d. affected Overall percentage of last rate revision 7. Effective Date of last rate revision Filing Method of Last filing 8. (Prior Approval, File & Use, Flex Band, etc.) Replacement Rule # or Page # Submitted **Previous state** or Withdrawn? 9. for Review filing number. if required by state Waiver of Right to Recover from Others New 01 (WC-AR-RU-1 (Rev 2.0) Replacement ☐ Withdrawn Schedule Rating Plan (WC-AR-SCH-1 New 02 (Rev 2.0) Replacement Withdrawn New New Deductible Plan (WC-DED-1,2 (Rev 4.0) 03 ☐ Replacement Withdrawn

RATE/RULE FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes rate-related items such as Rate; Rule; Rate & Rule; Reference; Loss Cost; Loss Cost & Rule or Rate, etc.)

(Do not refer to the body of the filing for the component/exhibit listing, unless allowed by state.) This filing transmittal is part of Company Tracking # 1. AR-WC-0809-02-388 - Page 2 This filing corresponds to form filing number 2. AR-WC-0809-01-387 (Company tracking number of form filing, if applicable) Rate Increase Rate Decrease Rate Neutral (0%) Filing Method (Prior Approval, File & Use, Flex Band, etc.) **Prior Approval** 3. Rate Change by Company (As Proposed) 4a. Company Overall % Overall Written # of Written Maximum Minimum Name Indicated % Rate premium policyholders premium % Change % Change Change **Impact** change for affected for this (where (where (when this for this program required) required) applicable) program program Rate Change by Company (As Accepted) For State Use Only 4b. Written Written Company Overall % Overall # of Maximum Minimum Name Indicated % Rate premium policyholders premium % Change % Change affected Change Impact for this (where (where change for (when this for this program required) required) applicable program program Overall Rate Information (Complete for Multiple Company Filings only) **COMPANY USE STATE USE** Overall percentage rate indication (when applicable) 5a. 5b. Overall percentage rate impact for this filing Effect of Rate Filing – Written premium change for 5c. this program Effect of Rate Filing – Number of policyholders 5d. affected Overall percentage of last rate revision 7. Effective Date of last rate revision Filing Method of Last filing 8. (Prior Approval, File & Use, Flex Band, etc.) Replacement Rule # or Page # Submitted **Previous state** or Withdrawn? 9. for Review filing number, if required by state Company Rate Exceptions (WC-AR- New 01 RATE-1 (Rev 2.0) Replacement ☐ Withdrawn ☐ New 02 Replacement Withdrawn ☐ New 03 ☐ Replacement Withdrawn



May 22, 2008

Arkansas Insurance Department 1200 West Third Street Little Rock, AR 72201-1904

Attn: Property and Casualty Division

RE: Workers Compensation – Company Rules

Milwaukee Casualty Insurance Company - NAIC #26662; FEIN #39-1190263

Company Filing Number: AR-WC-0809-02-388

Dear Sir:

For all policies effective on or after September 1, 2008, we wish to adopt the Company rules currently filed and approved for in our other companies.

In this initial filing, our intent is to file a program identical to the one currently filed and approved by the Arkansas Department of Insurance for Trinity Universal Insurance Company (NAIC #19887, FEIN #75-0620550).

Filing forms are attached for your review. Copies of Company Rules are also included.

Should you have any further questions or wish to discuss the matter further, please feel free to contact Andrea Light at (800) 777-2249 ext. 8254, alight@unitrin.com, or by mail.

Sincerely,

Jon Zetlau

Bureau and Forms Compliance Manager

JZ/df